



FILED
U.S. Bankruptcy Court
Western District of NC
Certificate Number: 2025-31810-19

CERTIFICATE OF CREDIT COUNSELING

MAR 19 2025
Christine F. Winchester, Clerk
Charlotte Division

I certify that on 03/18/2025, at 10:56am Pacific Time, Michael Scott
received from Abacus Credit Counseling, an agency approved pursuant to 11 U.S.C. § 111 to provide
credit counseling in the Western District of North Carolina,
an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt
repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: March 18, 2025

By: /s/Laura M Ahart

Name: Laura M Ahart

Title: Credit Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).